

Information to identify the case:

Debtor 1 **Tasha M, Brown**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Illinois**
Case number: **19-08926**

Social Security number or ITIN **xxx-xx-8968**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tasha M, Brown
fka Tasha Vinson Brown

July 30, 2019

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tasha M, Brown
Debtor

Case No. 19-08926-DRC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 32

Date Rcvd: Jul 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2019.

db +Tasha M, Brown, 2848 Alexander Crescent, Flossmoor, IL 60422-1702
27693413 +AES/SYNCHRONY BANK, PO Box 61047, Harrisburg, PA 17106-1047
27693414 +Amazon.com, P.O. Box 8181, Gray, TN 37615-0181
27693415 American Express, P.O. Box 2981537, El Paso, TX 79998
27693421 +CMRE Financial Services, Inc., 3075 E. Imperial Hwy #200, Brea, CA 92821-6753
27693424 +Excell Brown, Jr., 2848 Alexander Cres, Flossmoor, IL 60422-1702
27693428 Illinois Collection Service, P.O. Box 1010, Tinley Park, IL 60477-9110
27693429 +Illinois Tollway, 2700 Ogden Ave., Downers Grove, IL 60515-1703
27693430 +M.C. Williams & Company, 20842 Gardner Avenue, Chicago Heights, IL 60411-2315
27693432 +Peoples Gas, 130 E. Randolph Drive, Chicago, IL 60601-6207
27693434 +Rushmore Loan Management, 15480 Laguna Canyon Rd, Suite 100, Irvine, CA 92618-2132
27693435 +SMI-Radiology Imaging Consultants S, PO BOX 3272, Indianapolis, IN 46206-3272
27693437 Sunrise Credit Services, Inc., P.O. Box 9100, Seaford, NY 11783-2608
27693440 UChicago Medicine Ingalls Memorial, PO Box 219714, Kansas City, MO 64121-9714
27693441 University of Illinois Hospital &, Health Sciences System, 8332 Innovation Way, Chicago, IL 60682-0083

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: amaxwell@iq7technology.com Jul 31 2019 02:44:32 Andrew J Maxwell, ESQ,
Maxwell Law Group LLC., 3010 N. California Ave., Chicago, IL 60618-7090
27693417 EDI: ARSN.COM Jul 31 2019 06:08:00 ARS National Services, Inc., P.O. Box 469100,
Escondido, CA 92046-9100
27693416 EDI: AMEREXPR.COM Jul 31 2019 06:08:00 American Express, P.O. Box 297804,
Ft. Lauderdale, FL 33329-7804
27693418 EDI: BANKAMER.COM Jul 31 2019 06:08:00 Bank of America NA, P.O. Box 26078,
Greensboro, NC 27420
27693419 +EDI: CAPITALONE.COM Jul 31 2019 06:08:00 Capital One Bank USA NA, PO Box 30281,
Salt Lake City, UT 84130-0281
27693420 +EDI: CHASE.COM Jul 31 2019 06:08:00 Chase Bank USA, NA, PO Box 15298,
Wilmington, DE 19850-5298
27693423 EDI: DISCOVER.COM Jul 31 2019 06:08:00 Discover Financial Services, PO Box 15316,
Wilmington, DE 19850
27693422 +EDI: TSYS2.COM Jul 31 2019 06:08:00 Department Stores National Bank, PO Box 183083,
Columbus, OH 43218-3083
27693425 +EDI: FSAE.COM Jul 31 2019 06:08:00 Firstsource Advatage, LLC., PO Box 628,
Buffalo, NY 14240-0628
27693426 +EDI: PHINAMERI.COM Jul 31 2019 06:08:00 GM Financial, PO Box 181145,
Arlington, TX 76096-1145
27693427 +EDI: PHINHARRIS Jul 31 2019 06:08:00 Harris & Harris, 111 W. Jackson Blvd # 400,
Chicago, IL 60604-4135
27693431 +E-mail/Text: bnc@nordstrom.com Jul 31 2019 02:46:16 Nordstrom/TD Bank,
13531 E. Caley Ave., Englewood, CO 80111-6505
27693433 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 31 2019 02:48:39 Quicken Loans,
1050 Woodward Avenue, Detroit, MI 48226-1906
27693438 +EDI: RMSC.COM Jul 31 2019 06:08:00 SYNCB/JC Penney, PO Box 960090,
Orlando, FL 32896-0090
27698541 +EDI: RMSC.COM Jul 31 2019 06:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
27693439 +E-mail/Text: bankruptcynotices@cbecompanies.com Jul 31 2019 02:48:40 The CBE Group, Inc.,
1309 Technology Parkway, Cedar Falls, IA 50613-6976
27693442 EDI: WFFC.COM Jul 31 2019 06:08:00 Wells Fargo Dealer Services, P.O. Box 1697,
Winterville, NC 28590-1697

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

27693436 Specialist in Medical Imaging

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2019

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: admin
Form ID: 318

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Total Noticed: 32

Date Rcvd: Jul 30, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2019 at the address(es) listed below:

Andrew J Maxwell, ESQ maxwelllawchicago@yahoo.com,
amaxwell@iq7technology.com;trustee@maxwellandpotts.com;marchfirst_trustee@hotmail.com
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov
Stuart B Handelman on behalf of Debtor 1 Tasha M, Brown court@sbhpc.net, ksmith@sbhpc.net,
jhuang@sbhpc.net;handelmansr73306@notify.bestcase.com

TOTAL: 3